

Information to identify the case:

Debtor 1	<u>Kenneth S. Essig</u>	Social Security number or ITIN	xxx-xx-8028
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Susan A. Essig</u>	Social Security number or ITIN	xxx-xx-4178
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	16-26629-MBK		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Susan A. Essig

5/7/21

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Kenneth S. Essig
Susan A. Essig
Debtors

Case No. 16-26629-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: May 07, 2021

User: admin
Form ID: 3180WJ2

Page 1 of 3
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 09, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Kenneth S. Essig, Susan A. Essig, 41 Locust Grove Road, Neptune, NJ 07753-7303
cr	+ BANK OF AMERICA, N.A., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
ptcrd	+ Edward Genz, Montenegro Thompson Montenegro & Genz, 531 Burnt Tavern Road, Brick, NJ 08724-1497
cr	+ U.S. Bank National Association, Robertson Anschutz & Schneid, P.L., 6409 Congress Ave., Suite 100, Boca Raton, FL 33487, UNITED STATES 33487-2853
516501939	+ Bank of America, 4374 Jutland Dr., Ste. 200, POB 17933, San Diego, CA 92177-7921
516365347	+ Bank of America, Att: NES, 2479 Edison Blvd., Unit A, Twinsburg, OH 44087-2476
516365352	+ Edward A. Genz, Esq., 531 Burnt Tavern Rd, Brick, NJ 08724-1497
516365354	++ FORSTER & GARBUS LLP, 60 VANDERBILT MOTOR PARKWAY, P O BOX 9030, COMMACK NY 11725-9030 address filed with court:, Forster Garbus & Garbus, 60 Motor Pkwy, Commack, NY 11725
516365353	Forster Garbus & Garbus, 100 Davidson Ave, Suite 311, Somerset, NJ 08873-1312
516365359	Jane E. Rowe, 2803 Lantern Light Way, Manasquan, NJ 08736
516365355	+ Lyons Doughty & Veldhuis, Box 1269, Mt Laurel, NJ 08054-7269
516365357	+ Nationstar Mortgage, Att: Bankruptcy Unit, PO Box 619094, Dallas, TX 75261-9094
516365358	Patricia B. Adams, Esq., Campbell Foley, PO Box 1040, Asbury Park, NJ 07712-1040
518362607	+ Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
518362608	+ Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300 Highlands Ranch, Colorado 80129-2386
516572392	+ U.S. Bank National Association Trustee (See 410), c/o Nationstar Mortgage LLC, PO Box 619096, Dallas, Texas 75261-9096
516365360	+ US Bank NA, Trustee, Att: Nationstar Mortgage, Servicer, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620

TOTAL: 17

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 07 2021 20:37:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 07 2021 20:37:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516365348	EDI: BANKAMER.COM	May 08 2021 00:18:00	Bank of America Home Loans, PO Box 31785, Tampa, FL 33631-3785
516537393	+ EDI: BANKAMER.COM	May 08 2021 00:18:00	Bank of America, N.A., P.O. Box 31785, Tampa, FL 33631-3785
516365350	EDI: CAPITALONE.COM	May 08 2021 00:18:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
516439633	EDI: CAPITALONE.COM	May 08 2021 00:18:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
516365351	EDI: DISCOVER.COM		

District/off: 0312-3

User: admin

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		May 08 2021 00:18:00	Discover, PO Box 30421, Salt Lake City, UT 84130-0421
516379280	EDI: DISCOVER.COM		
		May 08 2021 00:18:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
516365356	Email/Text: camanagement@mtb.com		
		May 07 2021 20:37:00	M&T Bank, 2100 Route 70, Manchester Township, NJ 08759
516505967	+ Email/Text: mary@rabperformance.com		
		May 07 2021 20:38:00	RAB Performance Recoveries, LLC, 700 KINDERKAMACK ROAD, SUITE 211, ORADELL, NJ 07649-1533
516380313	EDI: RMSC.COM		
		May 08 2021 00:18:00	Synchrony Bank, c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

TOTAL: 11

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516960689	*+	U.S. Bank National Association, Trustee (See 410), c/o Nationstar Mortgage LLC, PO Box 619096, Dallas, Texas 75261-9096
516365349	##+	Buckley Madole, PC, 99 Wood Avenue South, Ste 803, Iselin, NJ 08830-2713

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 09, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 7, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Laura M. Egerman	on behalf of Creditor U.S. Bank National Association bkyecf@rasflaw.com bkyecf@rasflaw.com;legerman@rasnj.com
Melissa N. Licker	on behalf of Creditor U.S. Bank National Association as Trustee for Banc of America Funding 2009-FT1 Trust, Mortgage Pass-Through Certificates, Series 2009-FT1 NJ_ECF_Notices@mccalla.com, mccallaecf@ecf.courtdrive.com
Michael Frederick Dingerdisen	on behalf of Creditor BANK OF AMERICA N.A. nj.bkecf@fedphe.com
Phillip Andrew Raymond	on behalf of Creditor U.S. Bank National Association as Trustee for Banc of America Funding 2009-FT1 Trust, Mortgage Pass-Through Certificates, Series 2009-FT1 phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com
Rebecca Ann Solarz	

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on behalf of Creditor U.S. Bank National Association as Trustee for Banc of America Funding 2009-FT1 Trust, Mortgage
Pass-Through Certificates, Series 2009-FT1 rsolarz@kmlawgroup.com

Sindi Mncina

on behalf of Creditor U.S. Bank National Association as Trustee for Banc of America Funding 2009-FT1 Trust, Mortgage
Pass-Through Certificates, Series 2009-FT1 smncina@raslg.com

Sindi Mncina

on behalf of Creditor U.S. Bank National Association smncina@raslg.com

Warren Brumel

on behalf of Debtor Kenneth S. Essig wbrumel@keyportlaw.com brumellawecf@gmail.com;wbrumel@keyportlaw.com

Warren Brumel

on behalf of Joint Debtor Susan A. Essig wbrumel@keyportlaw.com brumellawecf@gmail.com;wbrumel@keyportlaw.com

TOTAL: 11